

FIGURE 1A

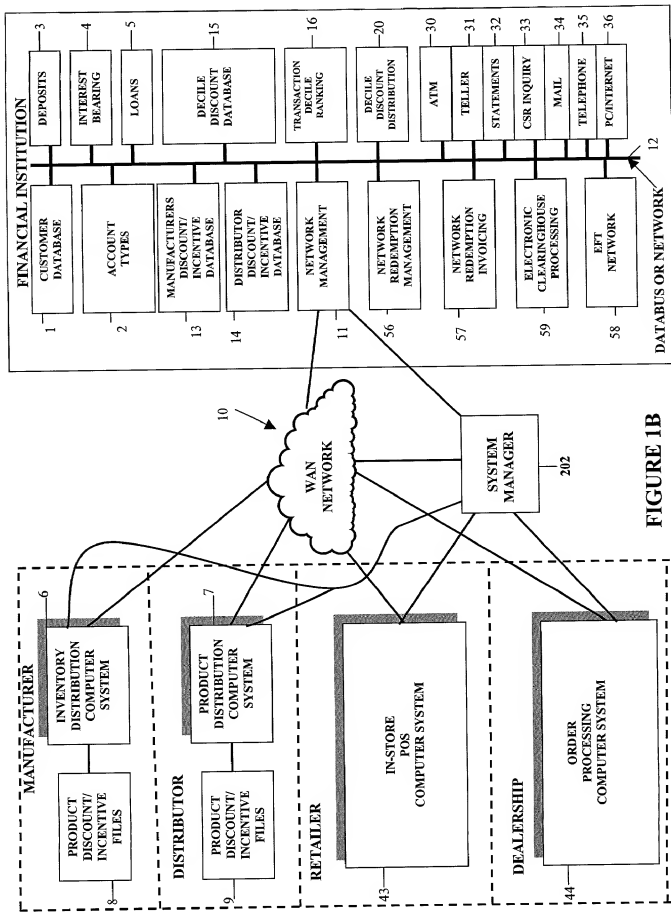



FIGURE 1B

### Decile Product Incentive

[illegible]

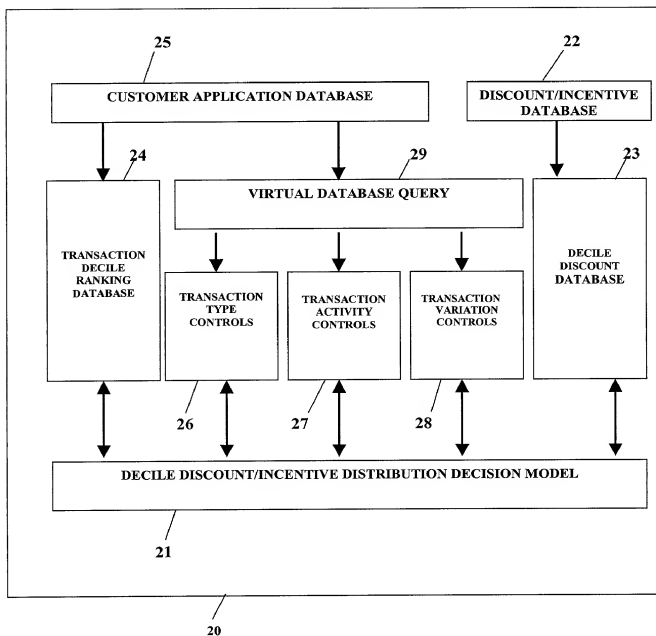
### Transaction Activity

18	<b>Network</b>  ATM Withdrawal ATM Deposit DDA Deposit <b>18A</b> <b>DDA Withdrawal</b> Savings Deposit Savings Withdrawal Christmas Club Deposit Loan/Mortgage Payments  Money Order Purchase Cashier Chk Purchase Travelers Chk Purchase Bond Purchase Bond Sale Money Market Deposit CD Deposit Credit Card Transaction Debit Card Transaction Smart Card Transaction
18B	<b>Statistical Data</b>  Age Bracket Occupation Income Bracket Property Owner Vehicle Owner Boat Owner College Age Children Region of Residence Other
18C	<b>Account Activity</b>  Account Type Average Balance Interest Earned NSF Condition Payment History VIP Status

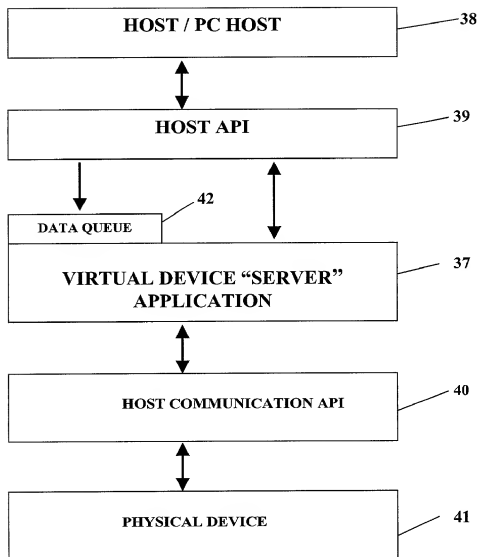
## Network of Communication Paths

[illegible]

**FIGURE 1C**



**FIGURE 2**



**FIGURE 3A**

## StateNational Bank of Pensacola

**INCENTIVES LIST**

Reward Discounts \$ 510.50

**Fasts Supermarkets**

<b>Grocery</b>	<b>Savings</b>
Coca-Cola, 6-Pack	1.50 6-pack
Campbell Soup	.50 16 oz
<b>Produce</b>	
Bananas	.35 per lb.
Seedless Grapes	.45 per lb.

**Golds Jewelers**

Movado Watches, all models \$50.00 off

**Village Silversmiths**

Sterling Silver MoneyClip \$15.00 off

**MegaMart**

Leather Wallets, Buxton #334 \$5.00 off  
 Samsonite Luggage, all 15% off  
 Levi's, children's 25% off

**PC Computer Direct**

Pentium 300 PC, #4470 \$1435.00  
 17" Monitor \$375.00  
 P-H Printer #588 \$229.00

**Playhouse on the Green**

Phantom of the Opera \$65.00

**Bests Sea House Restaurant**

All appetizers, with regular entrees,  
 Monday - Thursdays Free

Total Rewards to Date \$896.80

**DISCLAIMER**

The value of this discount reward is not  
 more than 1/64 of one cent.

**FIGURE 3B**

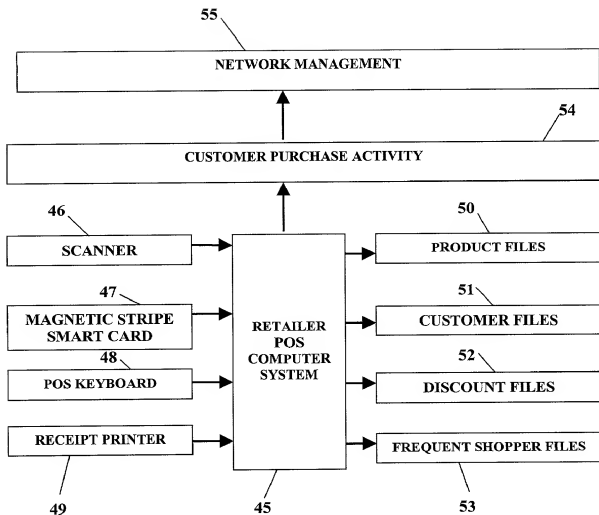
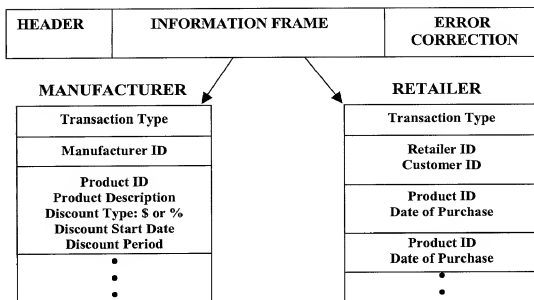


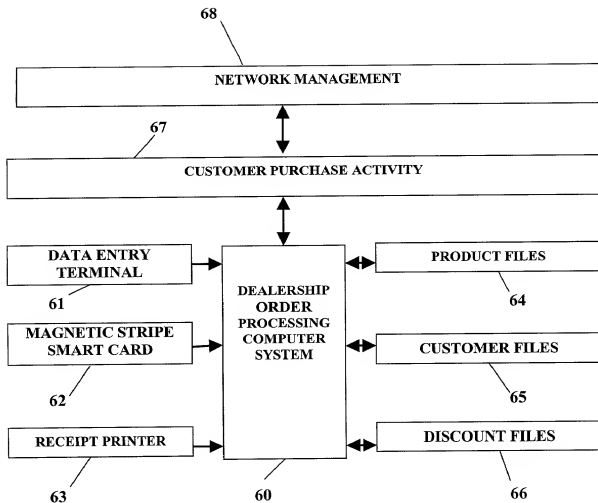
FIGURE 4A

# TCP/IP PACKET



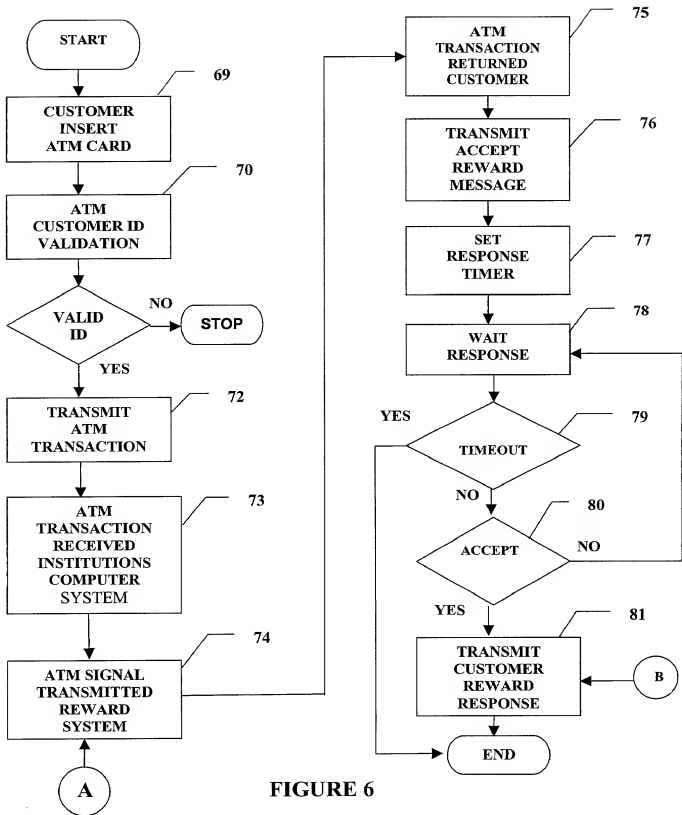
**FIGURE 4B**





**FIGURE 5**

**FINANCIAL INSTITUTION**  
**AUTOMATED TELLER MACHINE**



**FIGURE 6**

# FINANCIAL INSTITUTION CUSTOMER DISCOUNT REWARD SYSTEM

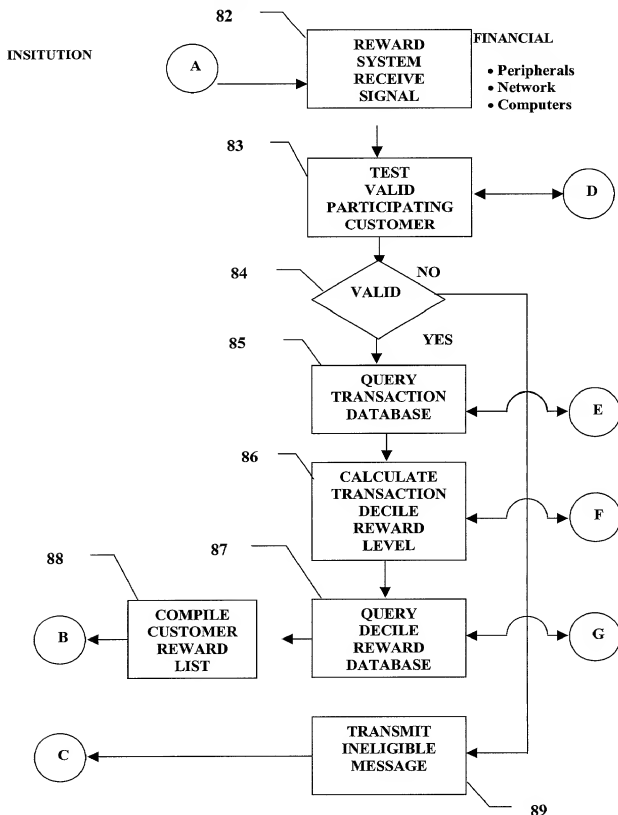


FIGURE 7

# FINANCIAL INSTITUTION

## PRODUCT DISCOUNT REWARD DATABASE MODEL

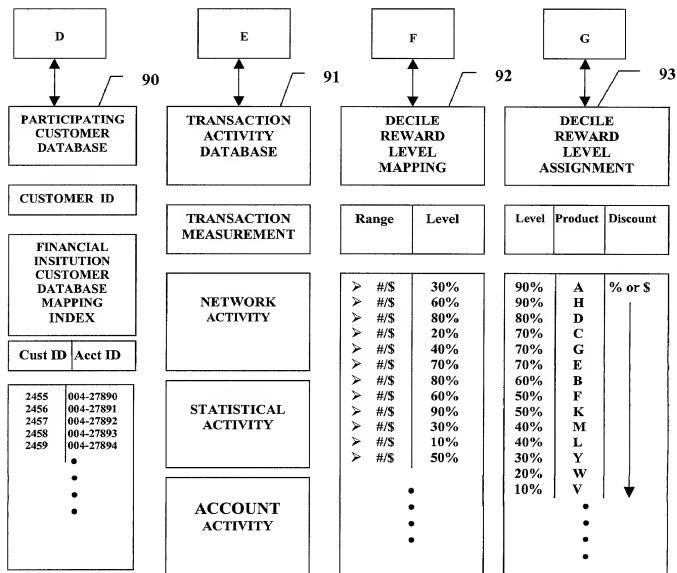


FIGURE 8

## RETAILER

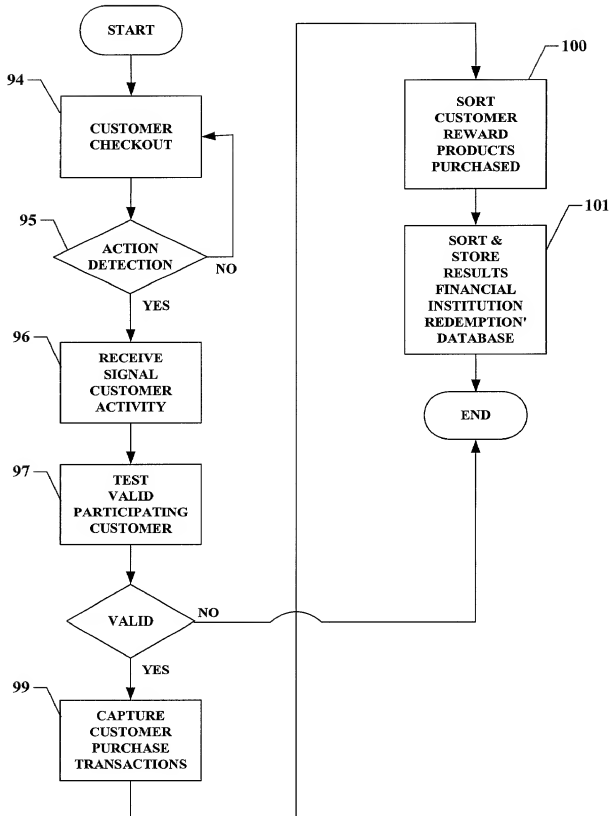


FIGURE 9

# FINANCIAL INSTITUTION

## DATABASE EXCHANGE SYSTEM

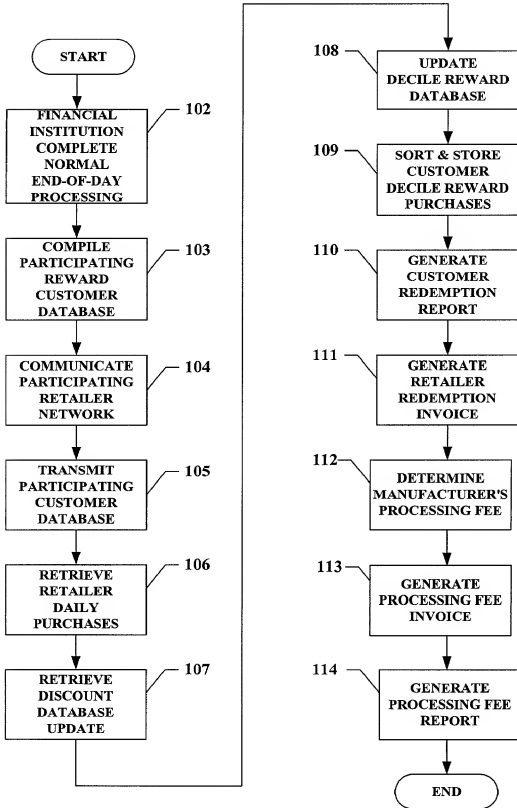


FIGURE 10

# FINANCIAL INSTITUTION

## TELLER WORKSTATION

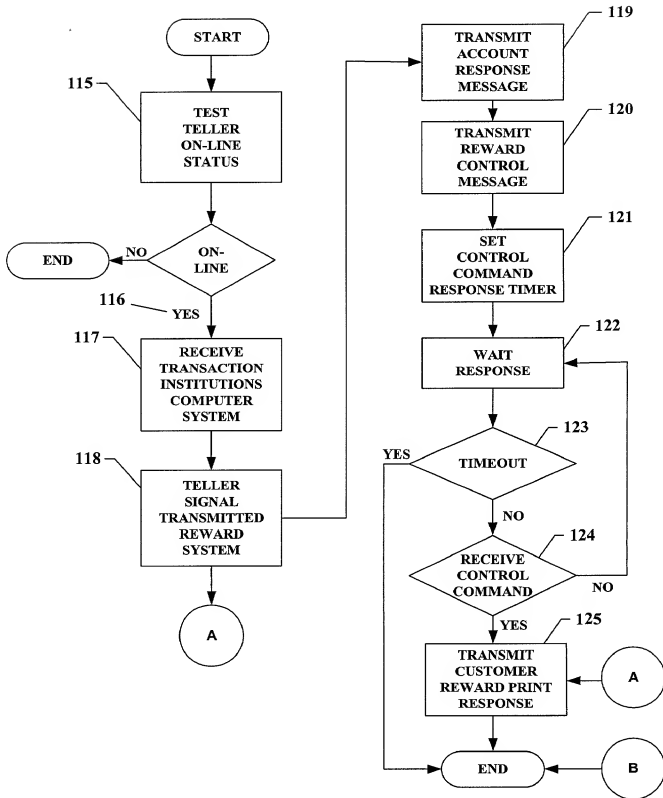
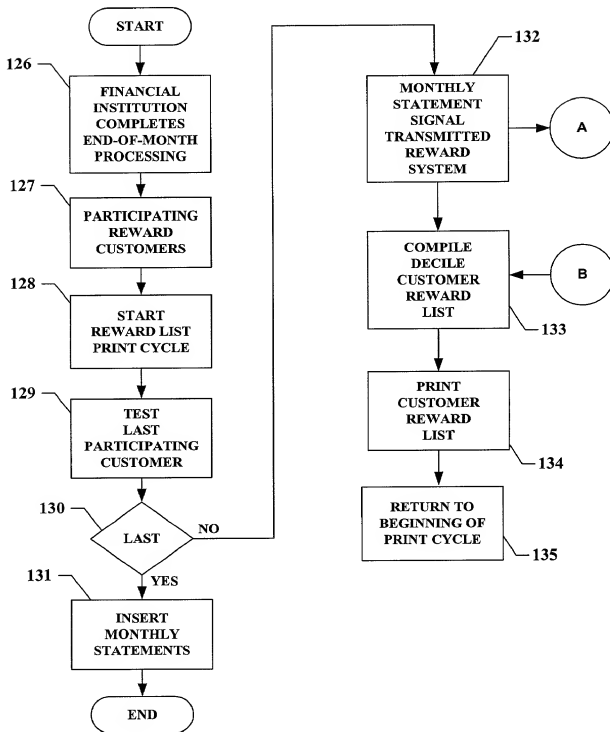


FIGURE 11

**FINANCIAL INSTITUTION**  
**MONTHLY ACCOUNT STATEMENT**



**FIGURE 12**



# FINANCIAL INSTITUTION

## CSR ACCOUNT INQUIRY

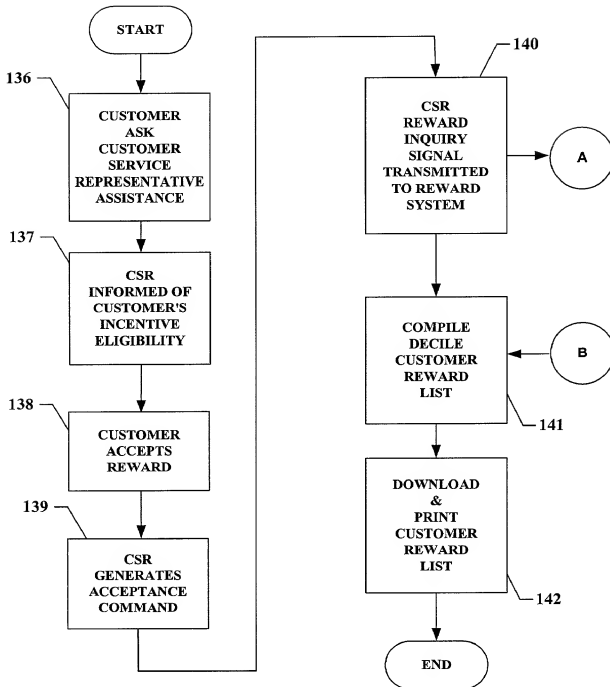


FIGURE 13

# FINANCIAL INSTITUTION

## DIRECT MAIL

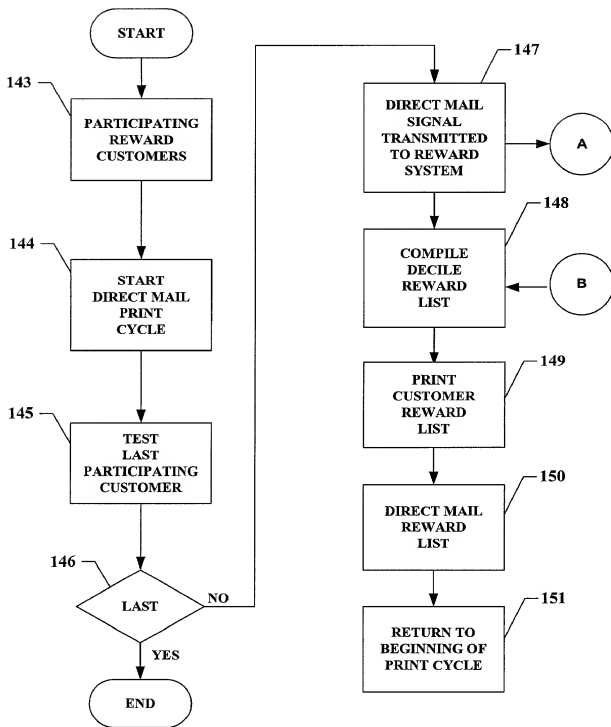
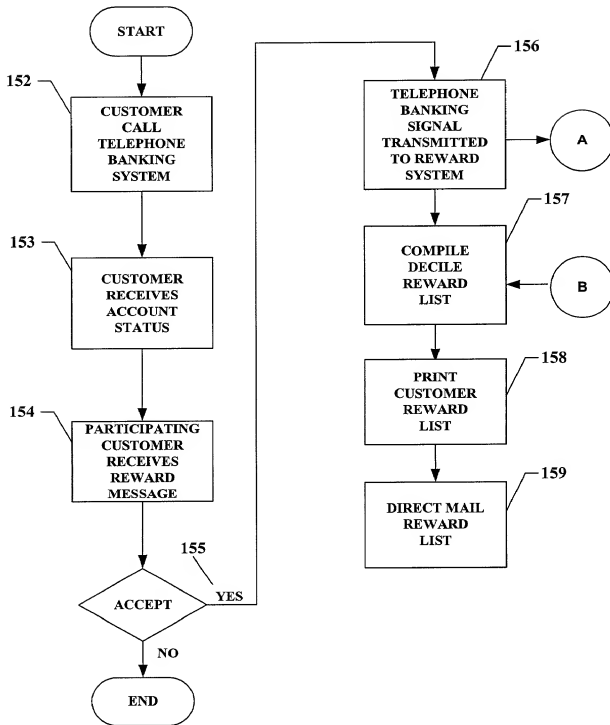


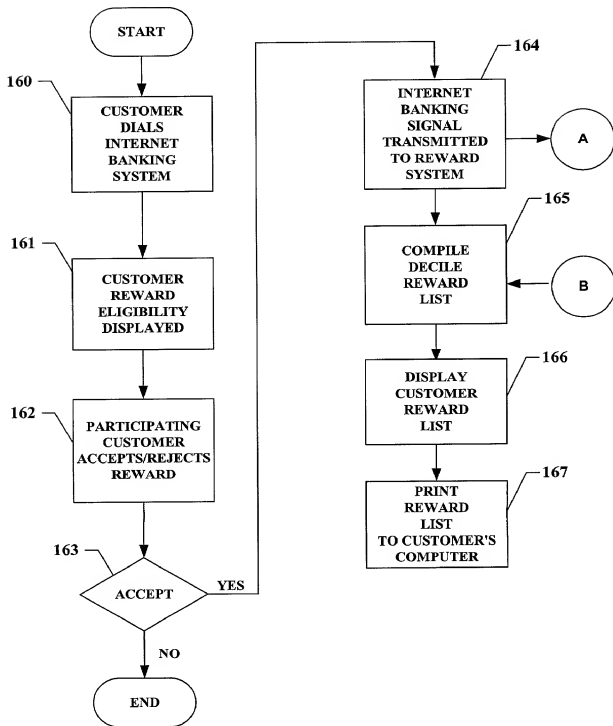
FIGURE 14

**FINANCIAL INSTITUTION**  
**TELEPHONE/CALL CENTER BANKING**



**FIGURE 15**

**FINANCIAL INSTITUTION**  
**PC/INTERNET HOME BANKING**



**FIGURE 16**

## ACH NETWORK

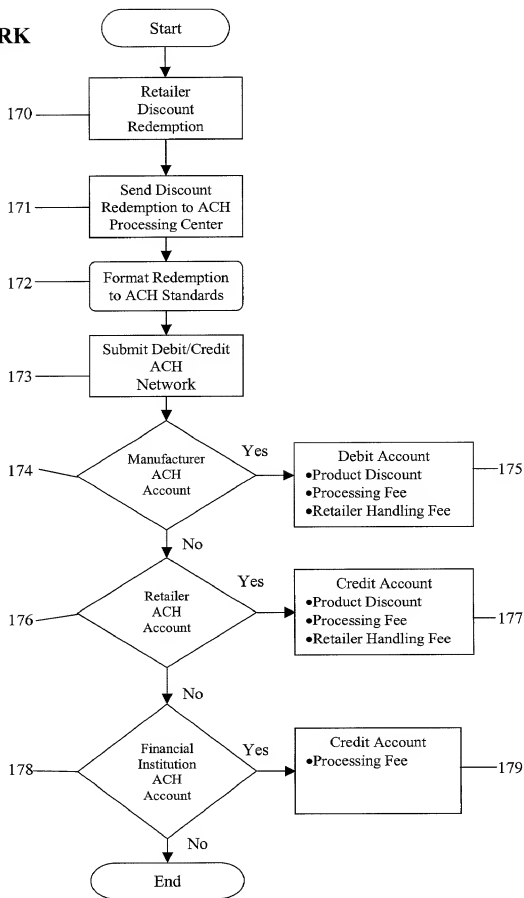


FIGURE 17